

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James E. Earley  
Debtor(s)

Case No. 20-01501-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Oct 13, 2020

User: AutoDocke  
Form ID: 318

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:**

Recip ID	Recipient Name and Address
db	+ James E. Earley, 121 Strickler Avenue, Waynesboro, PA 17268-1860
5327046	+ Commercial Acceptance Company, PO Box 3268, Camp Hill, PA 17011-3268
5327052	+ FBGS, Inc., 330 S. Warminster Rd., Ste 353, Hatboro, PA 19040-3433
5327049	+ Falling Spring Nursing, 201 Franklin Farm Lane, Chambersburg, PA 17202-3090
5327050	Falling Spring Rehabilitation Cente, 201 Franklin Farm Lane, Chambersburg, PA 17202-3060
5327051	Fayetteville Volunteer Fire Co., PO Box 90, Danville, PA 17821-0090
5327053	Figi's Company, c/o Chase Receivables, 755 Baywood Dr., Ste 208, Petaluma, CA 94954-5508
5327060	+ Holy Spirit EMS, PO Box 983029, Boston, MA 02298-3029
5327063	+ Mont Alto Ambulance Assoc., PO Box 726, New Cumberland, PA 17070-0726
5327064	+ Omnicare, PO Box 713611, Cincinnati, OH 45271-3611
5327067	+ Presbyterian Senior Living, One Trinity Drive East, Ste 201, Dillsburg, PA 17019-8522
5327068	+ Quincy Village, 6596 Orphanage Rd, Waynesboro, PA 17268-7804
5327071	+ Shippensburg Area EMS, c/o Advanced Recovery Systems, PO Box 80766, Valley Forge, PA 19484-0766
5327072	+ Shippensburg Healthcare Center, 121 Walnut Bottom Road, Shippensburg, PA 17257-8131
5327073	Spiritrust Lutheran Home & Hosp, c/o Bureau of Account Mgmt, PO Box 8875, Camp Hill, PA 17001-8875
5327074	Unifin, PO Box 4519, Skokie, IL 60076-4519
5327075	+ Waynesboro Ambulance Squad, PO Box 90, Danville, PA 17821-0090
5327076	+ Waynesboro Area ALS Unit, PO Box 726, New Cumberland, PA 17070-0726
5327077	+ Waynesboro Hospital, 501 East Main Street, Waynesboro, PA 17268-2394

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5327041	EDI: APPLIEDBANK.COM	Oct 13 2020 23:18:00	Applied Bank, PO Box 10210, Wilmington, DE 19850
5327042	EDI: HFC.COM	Oct 13 2020 23:18:00	Bon Ton, PO Box 5244, Carol Stream, IL 60197-5244
5327043	+ EDI: WFNNB.COM	Oct 13 2020 23:18:00	Boscov's, PO Box 182120, Columbus, OH 43218-2120
5327044	EDI: WFNNB.COM	Oct 13 2020 23:18:00	Brylane Home, PO Box 182789, Columbus, OH 43218-2789
5327045	+ EDI: CAPITALONE.COM	Oct 13 2020 23:18:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
5327047	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 13 2020 19:25:00	Credit Management Co, 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
5327048	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 13 2020 20:01:37	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
5327055	EDI: AMINFOFP.COM	Oct 13 2020 23:18:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
5327056	EDI: WFNNB.COM	Oct 13 2020 23:18:00	Gander Mountain, PO Box 659465, San Antonio, TX 78265-9465

5327057	+ EDI: BLUESTEM	Oct 13 2020 23:18:00	Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5327058	EDI: WFNNB.COM	Oct 13 2020 23:18:00	Giant Eagle, PO Box 182789, Columbus, OH 43218-2789
5327059	+ EDI: WFNNB.COM	Oct 13 2020 23:18:00	Gordman's, PO Box 182789, Columbus, OH 43218-2789
5327054	EDI: JEFFERSONCAP.COM	Oct 13 2020 23:18:00	Fingerhut, PO Box 7999, Saint Cloud, MN 56302
5327061	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 13 2020 20:01:13	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
5327062	+ EDI: MID8.COM	Oct 13 2020 23:18:00	Midland Credit Management, Inc, PO Box 60578, Los Angeles, CA 90060-0578
5327065	+ EDI: AGFINANCE.COM	Oct 13 2020 23:18:00	One Main Financial, PO Box 1010, Evansville, IN 47706-1010
5327066	EDI: PRA.COM	Oct 13 2020 23:18:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
5327069	EDI: WFNNB.COM	Oct 13 2020 23:18:00	Roman's, PO Box 182789, Columbus, OH 43218-2789
5327070	Email/Text: jennifer.chacon@spservicing.com	Oct 13 2020 19:25:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty		CGA Law Firm

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2020 at the address(es) listed below:

Name	Email Address
Aaron John Neuharth	on behalf of Debtor 1 James E. Earley aneuharth@neuharthlaw.com smartin@neuharthlaw.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM trust 2016-2, Mortgage-Backed Notes, Series 2016-2 bkgroup@kmlawgroup.com

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Lawrence V. Young

on behalf of Trustee Lawrence V. Young (Trustee) lyoung@cgalaw.com  
tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.com

Lawrence V. Young (Trustee)

lyoung@cgalaw.com pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

**James E. Earley**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2461

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

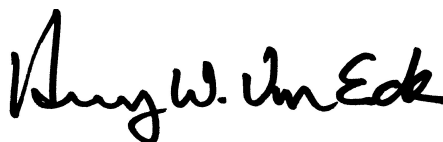
Case number: 1:20-bk-01501-HWV

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James E. Earley

10/13/20**By the  
court:**Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: MichaelMcHugh, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**